

Family Governs Town in State

TOLLAND, Mass. Feb. 5.—(AP)—The Clark family was again Monday, following a generations-old custom. At the annual town

meeting members of the family were elected to seven of the town's 12 posts. Cousins, brothers, aunts and uncles took the positions of selectmen, assessors, and members of the committee, auditor, constable, library committee and three wardens.

a Report to our 100,000 POLICYHOLDERS

New and existing policyholders expressed their confidence in the Company by purchasing a greater volume of life insurance in 1945 than in any previous year. In addition, the total amount of policies in force attained a new high record, increasing by \$27,413,819.

New investments again were largely in Victory Loans, of which the Company paid for \$9,000,000 in 1945. Total assets were increased during the year by \$6,779,253.

The Company has enjoyed a 65 year history of growth and achievement and its record of fair and liberal practice has placed it in the forefront as a policyholders' company. As a mutual organization, it will continue to serve the best interests of its policyholders.

North American Life appreciates the continued confidence and interest of its 100,000 owners and policies in their Company's affairs, and looks forward to the extension of its services to an increasing number of policyholders.

HIGHLIGHTS OF THE 46th ANNUAL REPORT

New Business Effectuated . . . \$ 43,600,289
Business in Force . . . 362,085,616
Policy Benefits Paid . . . 5,294,383
Total Assets Held . . . 96,373,530
Surplus Earnings . . . 1,248,474
Special Reserves and Surplus 7,681,396

NORTH AMERICAN LIFE ASSURANCE COMPANY
HEAD OFFICE TORONTO, CAN.

R. E. STAPLES

Branch Manager

823 Tessler Bldg.

British Brides \$4,000,000 in Gems for Ceremony Leave Homeland Plan Aga Khan's Diamond Jubilee On "Mauretania"

LIVERPOOL, Feb. 5.—(CP)—

With a minimum of fuss and excitement women from many parts of England and Scotland boarded the liner Mauretania yesterday with their children, bound for homes in Canada.

These war brides and dependents of Canadian servicemen, 346 in all, will sail Tuesday. A special train from London yesterday brought 349 from the south of England.

The five-hour trip was made a comfort with special attendants to help the mothers with their children. In the group were women such as Mrs. Joseph Peters and her son, Raymond, 29, who will travel to Saskatoon, Sask.

Ann Bumbley, 2, going with her mother, Mrs. Alvin Bumbley, to Toronto, Ontario, in the company of Mrs. Sheila Palmer of Leeds, who is taking her baby to join her husband, Edward, in Toronto, made the acquaintance of Mrs. Marjorie Palmer of Edinburgh, en route to Cambridge, B.C., with 20-month-old Alan to join P.O. Billy Palmer.

THE SHIP HAS PLAYROOMS, lounges, reading rooms and facilities for the care of the children. A special medical staff was detailed, assisted by Red Cross volunteers.

The group from Scotland and northern England already was aboard. In one eight-hour cabin, Mrs. Sheila Palmer of Leeds, who is taking her baby to join her husband, Edward, in Toronto, made the acquaintance of Mrs. Marjorie Palmer of Edinburgh, en route to Cambridge, B.C., with 20-month-old Alan to join P.O. Billy Palmer.

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50 Rescued

(Continued from Page 1)

washed against a cliff by heavy sea before the tug crew pulled them out.

The Coast Guard buoy tender Cedar, based at Ketchikan, arrived at the wreck scene at daybreak to take charge of rescue operations while the Chintheads cleaned up Seward with their survivors.

ALSO AT OR NEAR the scene were the army transport ship U.S.S. Zerkow, the steamship Northland, a freighter, and the tugboat Seward, which was towing the ship.

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Bonspiel

(Continued from Page 1)

Williams, Calgary 9; Robertson, Edmonton 8.

Murdoch, Sangu 8; Anderson, Camrose 10 (default).

Madson, Viking 7; Keay, Spirit Headquaters, announcing that the case records are in Gen. MacArthur's hands, stated that the supreme allied commander "has made no comments on the case since 10 inception."

ALSO AT THE Granite Brundage, Dayland 6; Gehring, Vegreville 8.

Waters, Viking 10; McEwen, Red Deer 4.

Mah Bow, Ponoka 8; Banks, Forestburg 12.

Workun, Leduc 8; Wrigley, Camdenville 12.

Edmond, Alberta 2; Wolfe, Granite 8.

At Chambers Avenue, Albert, Coronation 6; Halls, Stettler 10 (default).

Winters, Yellowknife 6; Challenger, Edmonton 12.

Fr. Rooney, Westlock 10; Brower, Inglewood 8.

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BOMBAY, Feb. 5.—(Reuter)

Elaborate preparations are being made here for the glittering ceremony March 10 when the Aga Khan, spiritual leader of the Ismaili Moslem community, will be welcomed against more than 224 pounds of diamonds.

MORE THAN 40,000 MOSLEM spectators will crowd into a stadium here for the ceremony which will mark the Aga Khan's diamond jubilee as spiritual leader of the community.

Diamonds estimated at \$4,000,000 will be placed in one scale until the bulky, 60-year-old Aga Khan, seated on the other, rises into the air.

Four years of preliminary work have gone into the ceremony, which will attract the Aga Khan's followers from far away places, including Afghanistan, Syria and Iraq. To house the pilgrims a city of tents is being erected near Bombay. Cost of the diamonds is being met by voluntary subscription.

PROCEEDS OF the event will be invested and interest from the fund used for social welfare and advancement of the Ismaili community. The same course was followed on the occasion of the Aga Khan's golden anniversary when he was welcomed against an amount of gold valued at about \$100,000.

About one quarter of the diamonds to be used were purchased outright and will be sold as soon as the occasion of the jubilee, under diamonds, are the property of diamond syndicates, which will get the diamonds and the fund will receive their equivalent in cash.

THE AGA KHAN, known mainly to the western world as owner of famous race horses, is a member of the League of Nations, and a strong proponent of co-operation between Hindus and Moslems. He is expected to be consulted when a new constitution for India is drawn up.

At the Royal Albert, Coronation 6; Halls, Stettler 10 (default).

Winters, Yellowknife 6; Challenger, Edmonton 12.

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We always associated pineapples (fruit) is actually a native of the Hawaiian Islands, but the West India.

MADEMOISELLE



HELEN HARPER SWEATERS

Classics for your sports . . . brief charmers for your suits . . . fetching fashions for your morning.

Slippery Doe pullovers and cardigans in shades of yellow, pink, fuchsia, powder blue, navy, Virginia green, black and brown. Sizes 14 to 20.

Pullovers . . . \$2.95
Cardigans . . . \$3.95

WALK-RITE
Edmonton's Smart Store

Aquitania

(Continued from Page 1)

Captain Grigorov, former chief officer on the Queen Mary and staff captain on the Queen Elizabeth, on four of her post-war voyages.

On "B" deck in the ship's hospital, Maj. F. Jamieson of Winnipeg, who was still treating several wounded, many of whom were extremely ill from the effects of the turbulent sea.

MAJ. JAMIESON was kept busy from the day the ship left Southampton Jan. 28 presiding judicially over passengers all over the ship.

For included among the passengers were six army, six R.C.M.C. 115 civilians, and a few British army, Royal Navy and merchant navy personnel. Among the civilian passengers was Florence Desmond, noted British actress who was on the ship to fulfill a contract at a Broadway cabaret.

Fifteen troop trains, one every hour on the hour, will leave Halifax, starting early in the morning.

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He says DOUBLE YOUR MONEY BACK

...if you don't agree that LIBBY'S DEEP-BROWNED BEANS are the best you've ever tasted.

Oh, boy! Are they good! One whiff makes you hungry. And when you taste them . . . unimpaired! You're back for another forkful—fast! All the boys and girls go for Libby's Deep-Browned Beans in a big way.

And that's fine with mother because they're wholesome and nourishing—real muscle-builders!

Yes, when the youngsters come in from play they'll welcome a piping-hot plateful of Libby's Deep-Browned Beans. Keep a supply on hand and, when you're in a hurry, reach for a tin. They're ready to serve in less than 10 minutes—a sure-fire hint Remember when Libby's chef says: "If you don't agree Libby's Deep-Browned Beans are the best you've ever tasted, return the label and Libby's will pay you DOUBLE YOUR MONEY BACK."

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Edmonton Bulletin

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Published every afternoon except Sunday by the
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tion of all news dispatches received by it to the
Associated Press in this paper, and also the local
news published therein. All rights to republication
of special dispatches herein are also reserved.

The Curliers Are Here

The 29th annual bospital of the Alberta
Curling Association got under way yester-
day with an entry list breaking all records
for the province. More than two-hundred
competing rinks came from outside points,
scattered all over from Yellowknife and
Grande Prairie to Lethbridge. All told, there
are 25 sheets of curl in use. It is reported
doubtful that all the competitions can be
played off before the end of the week.

From present appearances, the weather
will do nothing to slow down the play. The
opening games followed the second coldest
night of the winter, and those who go by the
title of averages seem good money to make
up for the uniformly moderate tem-
peratures which have prevailed thus far. If
this forecast makes good, some of the victo-
ries and a good many of the losses will
recall the saying — which proved true in
quite a number of years — that the "January
and the curling" are the best time to arrive in
Edmonton at the same time.

The people of the city — particularly the
hundreds of veteran curlers who have now
descended from their homes in the north
on an occasional game — will hope that
good ice and keen competitions may be the
unbroken rule, and that the curl will be as
enjoyable as the record-making entry list
promises.

Poisoning Youth

Toronto's controller, Mr. H. E. McCal-
lum, has initiated a vigorous campaign
against many of the pulp magazines coming
into Canada which he believes are "text-
books for juvenile gangsters."

Mr. McCallum's indictment may be rather
overdrawn in some instances, but there is
little doubt that, good as the more
cheaper publications have had and continue
to have a debauching effect upon the minds
of Canadian boys and girls.

It is essential all times to maintain the
freedom of the press. The liberties of the
people are never secure without that com-
plete freedom. But the freedom of the press
does not entitle juvenile publishers to
try with septic literature which glorifies
the criminal and the underworld figure in gen-
eral.

Once upon a time the pulp magazines
were trashy but they were devoted to
adventure of a sometimes dubious nature,
and the whole thing was done in a
manly and a decided outlaw style.

This is no kind of literary fare for young-
sters who have had the proper training
incidental to wartime and whose imagi-
nations have been fed on the best of
many instances have lacked, of necessity,
the fullest parental control.

It seems a little ridiculous that while
Canadian newspapers are placed on a paper
ration, these poisonous publications are per-
mitted to use up good Canadian pulpwood
on objectionable matter.

So Many Depend Upon So Few

When 3500 tugboat men went on strike
at New York, the seven million inhabitants
of that great city were confronted with pos-
sible danger that food and fuel may run short.
In this, Mayor O'Dwyer is right. The
city is in the city for a week. Whether the
stocks will last that long he did not say.

New York does not depend on water trans-
port for all of its food and fuel. But enough
reach the consumers by water that a week's
stoppage of the boats would mean hardship
for many, perhaps to hundreds of thousands
who do their family buying day by day.

These figures supply all the argument
needed as to the importance of the
present do-as-you-please method of the
distribution and distributing the necessities of
life. It is not only the city but the country
engineers quit the city, many depend on
few to save them from mid-winter cold
and hunger. But in every other city there is
the same dependence on a minority — a
dozen minorities — will continue to func-
tion.

Not only so. Groups no larger than the
striking tugboat men have it in their power
to bring hardship to far more people than
live in New York. Suppose 3500 locomotive
engineers quit the city, many depend on
few to save them from mid-winter cold
and hunger. But in every other city there is
the same dependence on a minority — a
dozen minorities — will continue to func-
tion.

It should not be necessary for employees
to keep any vital industry or distribution
engineers in order to get a fair share of an
impartial settlement of any claims they may
have. It is not safe, and it is not fair to the
public that employees who are not neces-
sary should be under uncertainty, or under tem-
poration, to do so. Some way will have to be
found for adjusting industrial disputes with-
out cutting off supplies from the consumer.

The Writers' Foundation

It is not common knowledge that a number
of Canadian writers of high literary
reputation have been driven to depend, in
youth or old age, upon the funds provided
by the Canadian Writers' Foundation. These
men and women, committing themselves to
the highest forms of literary expression
which, contrary to popular belief, are not

generally lucrative, have fallen in their old
age upon want and penury.
During the fifteen years of its existence, then,
the Canadian Writers' Foundation has
done an excellent and essential job. Although
its funds have never been adequate for the
relief of any but the most urgent cases, it
has eased the closing days of a good many
eminent Canadians.

Depending entirely upon public subscrip-
tions, the Foundation is now conducting a
drive to establish an adequate endowment.
It is a drive in which every Canadian who
values the work of Canadian writers will
want to participate.

The Foundation's board of governors
contains the names of some of Canada's best
known citizens. It is under the patronage of
the Governor-General. Its secretary is Charles
Clay, 124 Wellington street, Ottawa.
There is every assurance that its funds are
wisely and judiciously administered.

U.S. packers told a fact-finding board
they would have to be allowed to raise prices
if their employees are to get higher pay. So
far as noted this is the first time the con-
sumer has been recognized by the belliger-
ent as a party involved in the industrial war.

On February first wages in Greece were
raised to ten times the rates paid last June.
The minister of finance explained that the
cost of living had multiplied ten times in the
last six months. Such an inflation, a note
that the wage increase is not leading the
rise in prices. It is only trying to catch up.

A host of people in Edmonton will long
remember Mr. Cyril G. Wates. He had an
extraordinary career. Such is his conduct, in
hundreds have listened with keen interest
to his lectures on mountain climbing in the
Rockies, illustrated as these were by excel-
lent slides. Mr. Wates, a resident of the city,
has been scattered across Canada and in the United
States, his passing will bring sharp regret.
The University he some years ago pre-
sented a fine and a fine and a fine and a fine
lasting memory to the man and to his in-
terest in astronomy.

The Polish ambassador at Washington
says an underground army of a hundred
thousand men is committing political mur-
ders and terrorizing the Polish people. He
accuses a former Polish army commander
of directing the criminal operations, and
hints that he is also one of the leaders of
the Government-in-exile at London during the
war years. This would seem to be a mat-
ter which might more properly be submitted
to the UNO than simply broadcast. That is
if the idea is that other countries should take
any action.

Looking Backward

From The Bulletin Files

1886: 60 Years Ago

A petition signed by 350 residents of Edmonton
and St. Albert, Alberta, was presented to the
General Council asking that "Script be issued to
the Edmonton Volunteer Company, the St. Albert
Mounted Infantry and the St. Albert Rifles, and
the Mounted Scouts be paid at the rate of \$100
per month, and other sums, that the Ed-
monton Home Guard be at least paid for the service
rendered by them; and that all contracts be carried
out in full, and in good faith on the part
of the government, according to the terms of such
contracts."

The following have received pool and pigeon hole
tickets, and allowing all licenses in this district for
the year 1916: Mr. J. H. Hendrie, Perth, Ont.;
Mr. A. B. White, pool table; Lloyd and Connors,
Edmonton, three pool tables; Donald Ross, Ed-
monton, three pool tables; J. H. Hendrie, Perth,
Ont.; Mr. D. E. Noyes, St. Albert, one pigeon hole
ticket; Mr. J. H. Hendrie, Perth, Ont., one pigeon
hole ticket.

Adv't: The Edmonton Bulletin entered upon its
seventy-fifth anniversary on November 1st. Subscription \$2.00
per year, strictly in advance. Frank Oliver, prop-
rietor.

1896: 50 Years Ago

Wm. Ritchie, Dominion government immigration
agent in North Dakota, arrived on Monday, at
St. Albert, by night train. Mr. Ritchie, formerly
of St. Albert, has been in the city for some time.
Now Mr. K. A. Allan of St. Edmonton.

Edward McGilivray, formerly of Victoria, died
at St. Albert, last night. Mr. McGilivray was a
very old man in the west and was well-known through-
out the St. Albert valley in the 70's.

1906: 40 Years Ago

The games in the Edmonton Brewing and Malting
Company's grounds, in view of the recent
disaster at Ottawa.

City Engineer A. J. Latoriel has resigned.

1926: 20 Years Ago

The Bulletin is offering \$250 cash for an original
old-time recipe for a famous Edmonton dish.
Presented to the Northern Alberta Old Timers As-
sociation.

New York-Ken route to this port the CPR line
Empire of France sustained damage at \$800,000.
The ship was damaged and the ship was washed
along the docks.

1936: 10 Years Ago

F. B. Matthews Co., Ltd. and Herring & Co., Ltd.
Edmonton real estate agents, make an offer to city
to sell to the city exclusive agents for the sale and
administration of the city's real estate for a five-
year agreement.

Hon. W. W. R. K. in the Legislature when Premier
Alberta is absent from House the premier announced
last night.

Charles F. Fisher elected president of South
Alberta branch of the Canadian Automobile As-
sociation. The new president is Mr. D. T. Dixon
first vice president is Mr. J. H. Hendrie, second
vice president is Mr. J. H. Hendrie, third vice
president is Mr. J. H. Hendrie, fourth vice
president is Mr. J. H. Hendrie, fifth vice
president is Mr. J. H. Hendrie, sixth vice
president is Mr. J. H. Hendrie, seventh vice
president is Mr. J. H. Hendrie, eighth vice
president is Mr. J. H. Hendrie, ninth vice
president is Mr. J. H. Hendrie, tenth vice
president is Mr. J. H. Hendrie, eleventh vice
president is Mr. J. H. Hendrie, twelfth vice
president is Mr. J. H. Hendrie, thirteenth vice
president is Mr. J. H. Hendrie, fourteenth vice
president is Mr. J. H. Hendrie, fifteenth vice
president is Mr. J. H. Hendrie, sixteenth vice
president is Mr. J. H. Hendrie, seventeenth vice
president is Mr. J. H. Hendrie, eighteenth vice
president is Mr. J. H. Hendrie, nineteenth vice
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president is Mr. J. H. Hendrie, twenty-seventh vice
president is Mr. J. H. Hendrie, twenty-eighth vice
president is Mr. J. H. Hendrie, twenty-ninth vice
president is Mr. J. H. Hendrie, thirtieth vice
president is Mr. J. H. Hendrie, thirty-first vice
president is Mr. J. H. Hendrie, thirty-second vice
president is Mr. J. H. Hendrie, thirty-third vice
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president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and forty-eight vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and forty-nine vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and fifty vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and fifty-one vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and fifty-two vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and fifty-three vice
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president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and sixty-seven vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and sixty-eight vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and sixty-nine vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and seventy vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and seventy-one vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and seventy-two vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and seventy-three vice
president is Mr. J. H. Hendrie, one hundred and one hundred and one hundred and seventy-four vice
president is Mr. J. H. Hendrie, one hundred and one

The Bulletin's SPORT SHOW by Hal Dean

SPORTS EDITOR

PAUL THOMPSON, ex-NHL great, and manager for Chicago Blackhawks just moving to Vancouver just over a year ago, is in the city and tonight's game between Saskatoon and Edmonton Flyers.

Paul said that 17-0 after he-17 between Regina Caps and Stampeders last Saturday night is returning to Calgary tomorrow to see just how good the Stampeders really are with Saskatoon opposition.

QUERIED as to whether any solution had been to overcome a possible conflict in dates between the Allan Cup and Pacific Coast Hockey League playdowns, Paul said, "well play ball as far as we can, but of course our first duty is to our own league."

Thompson thinks his Canucks are "a pretty good club," but added that "the south division teams had improved greatly in recent weeks. It's also decidedly high on winger Alex Proby, former Maple Leaf winger, who is now with the Stampeders.

IT'S BEEN A LONG TIME when Edmonton hostilities for Peter Street of Fort Saskatchewan. Pete attended the 1944 event, coming along merely in the role of spectator with Arnold Cascardi's rink from the Fort. A regular attendee, Cascardi is to lace again this year and Pete is touting second rocks for his rink.

Edmonton's rink is to be again this year and Pete is touting second rocks for his rink.

THINGS WERE BREAKING right either for Mah Bow of Ponoka, who has been over the top, or for the Arena here Saturday night in a fast game played before the NHL playoffs.

STAN YAKUBSKI of Tofield and Chalky Mahan of the Royal Alberta, both were two-game winners yesterday. They play in the start.

Comes Up At Meeting?

Says Dutton Would Revive Brooklyn's Entry In NHL

TORONTO, Feb. 5.—(CP)—The meeting of the National Hockey League governing council in New York, Feb. 11 and 13, possibly will consider a bid from President Mervyn H. Dutton for revival of the defunct New York Americans as a Brooklyn entry, according to Verne DeGeer, sports editor of the Toronto Globe and Mail.

DeGeer said in this morning's Globe that other prospects for the meeting included:

- 1. Acceptance by Dutton of a "tempting offer" from Madison Square Gardens (frequently denied by New York sources) but recently true to succeed Ernest Patrick as garden vice-president and general manager of the Rangers.
- 2. Nomination of Patrick to the NHL presidency in the event Dutton swings to the Rangers or obtains a Brooklyn franchise for his team.
- 3. Resignation of Dutton as NHL president ostensibly because of pressure of his extensive contracting business in Western Canada but actually because he is tired of the Madison Square Gardens interests.

DeGeer said that the NHL life as a Brooklyn entry."

Each year more than 100,000 American visitors are to be expected, and about \$600,000 in revenue.

SUMMARY

First period: 1. Lioyminster, 2. Lioyminster, 3. Lioyminster, 4. Lioyminster, 5. Lioyminster, 6. Lioyminster, 7. Lioyminster, 8. Lioyminster, 9. Lioyminster, 10. Lioyminster, 11. Lioyminster, 12. Lioyminster, 13. Lioyminster, 14. Lioyminster, 15. Lioyminster, 16. Lioyminster, 17. Lioyminster, 18. Lioyminster, 19. Lioyminster, 20. Lioyminster, 21. Lioyminster, 22. Lioyminster, 23. Lioyminster, 24. Lioyminster, 25. Lioyminster, 26. Lioyminster, 27. Lioyminster, 28. Lioyminster, 29. Lioyminster, 30. Lioyminster, 31. Lioyminster, 32. Lioyminster, 33. Lioyminster, 34. Lioyminster, 35. Lioyminster, 36. Lioyminster, 37. Lioyminster, 38. Lioyminster, 39. Lioyminster, 40. Lioyminster, 41. Lioyminster, 42. Lioyminster, 43. Lioyminster, 44. Lioyminster, 45. Lioyminster, 46. Lioyminster, 47. Lioyminster, 48. Lioyminster, 49. Lioyminster, 50. Lioyminster, 51. Lioyminster, 52. Lioyminster, 53. Lioyminster, 54. Lioyminster, 55. Lioyminster, 56. Lioyminster, 57. Lioyminster, 58. Lioyminster, 59. 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How Jones Averages

Industrials—	205.18	dn .58
a.m.	206.13	dn .89
con	205.41	dn .43
p.m.	204.08	up .34

5—	67.55	dn .54
a.m.	67.57	dn .02

p.m.	87.71 up .02
p.m.	87.73 up .14
closed	88.29 up .81
ities—	
a.m.	41.10 dn .10
oon	41.13 dn .07
p.m.	41.15 dn .05
p.m.	41.28 up .08
closed	41.23up .03

LONDON STOCKS
LONDON, Feb. 5.—(Reuters)—Inter-
on the stock market today centred
and Mexican railways with uncon-
firmed rumors that negotiations for
sale of British-owned railways to
Mexican government had been

continued.
x per cent. debentures and 4½%
dropped five points. However,
selling pressure was evident among
American buyers who were said to
be offered to buy should any stock
become available.
Other features were rises in Mexi-
Eagle oil and American buying
base metal shares.

LIVESTOCK TRAFFIC
EDMONTON, Feb. 5—Total receipts
 were trucked, driven and shipped by
 16 local livestock agencies: Cars
 cattle 806, calves 47, hogs 441.
 Shipments on Feb. 2: To Eastern
 Canada 1 car hogs, 1 car horses.

TORONTO CLOSING AVERAGES	
By James Richardson & Sons	
Metals	193.34 up .68
Is	146.85 up .38
Metals	168.20 up .26
Metals	32.88 dn .19

id-pressed and our fate was in
balance.

During his review of the company's progress during the war years, H. Manning, vice-president and managing director, presented some striking facts to illustrate the role played by his organization in encouraging habits of thrift.

Since 1939 the company's business in force has increased by 50 per cent, the gain in 1945 being the greatest in its history. It now stands at \$24,000,000, of which \$648,000,000 is held by Canadians and \$276,000,000 by policyholders in the United States.

QUALLY significant, more than 50 per cent of the policies in force at the beginning of 1945 were still in force when the year ended. Reflecting participation in war finance, government bonds held by the Great-West Life at the end of 1945 amounted to 87 per cent of

\$25 amounted to 37 per cent of sales, as compared with 29.5 per cent at the end of 1939. The company has subscribed a total of \$525,000 to the war loans of Canada and the United States since

by Wally Falk



—I'm resting my eyes!"



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Country for you and

"BY FAR THE LARGEST NUMBER OF OUR APPOINTMENTS AS EXECUTOR AND TRUSTEE HAVE COME FROM PEOPLE WHO HAVE DONE BUSINESS WITH US..."

HON. LEIGHTON MCCARTHY, P.C., K.C., Chairman of the Board
at the Annual Meeting of National Trust Company

A YEAR ago I pointed out that Canada was not likely to be able "to exercise its proper influence in world affairs and that growth of world trade so essential to our prosperity" if we were unable to put our own house in order. Particularly in this so in the vexed matter of Dominion-Provincial relations. Since then two conferences have been held and a third is just starting. With sufficient good-will and determination it should be possible to find solutions for the problems which are by all admittedly involved—solutions which will help to unite our country and which will bring about the highest attainable standard of living for all our people. If such solutions cannot be found by our statesmen, I fear it will be a serious set-back for this country, which it would be well for every citizen to realize.

WIDESPREAD SEARCH FOR SECURITY—Confronted with all the uncertainties of the present it is natural that there should be a widespread search for greater social and economic security for our people.

What is often forgotten is that much larger numbers of people are able to attain a fair measure of security today than in the past.

Years ago it was very difficult for any man to feel confident his savings would in fact be safe-guarded for the benefit of his dependents.

Investment opportunities were few and relatively hazardous.

There were no public service institutions to which such a man could entrust his assets. He could only hope, with whatever confidence he could muster, that his heirs would be prudent.

The rapid descent of widows and orphans from affluence to penury was a common occurrence. To-day these risks are at least avoidable through the use of the trust company whose chief duty is to afford protection and security for beneficiaries.

More and more people are coming to realize that the administration of an estate is not something which can be left to a friend or relation.

It has become too complicated an operation, or rather series of operations, for an individual to attempt—more so as the years go by with taxation so increasingly important an element.

In looking for an alternative they turn quite naturally to those whose full-time job it is to administer estates in the hands of the beneficiary. I must confess that the substantial amount of trust company advertising in the mails; they read it in the daily papers and financial journals.

If a decision is made to use the services of a trust company, I believe it to be true that in most cases they do not distinguish between the various companies which offer their services.

TESTIMONY TO ABILITY—To my mind a man or woman should apply a fairly simple test in reaching a decision as to which company will be his executor. First, what is the company's history and reputation, for in few fields of endeavour is wide and varied experience so necessary as in the trustee business.

Secondly, how is it organized to deal with the complex problems of estate and trust administration; has it an experienced, competent investment department, officers experienced in income tax, succession duty and insurance matters; does it employ the most up-to-date accounting methods; and, above all, has it a strong management co-operating with experienced, competent administrators.

These, I think, are the main qualifications upon which the choice of a corporate trustee should depend. Whether or not we have these qualifications may be answered by the fact that by far the largest number of our appointments as executor and trustee have come from people who have done business with us.

"EVER EXTENDING SERVICES TO INDIVIDUALS AND TO CORPORATIONS"

H. V. LAUGHTON, K.C., Vice-President and General Manager

FROM the financial statement which has been read to the shareholders it is quite apparent that the strong position of the Company has been well maintained. The net profits for 1945 were \$560,845, an increase of \$51,000 over last year and the highest since 1930. The balance carried forward into Profit and Loss Account was \$531,233 against \$454,235 last year.

All assets appear in the Balance Sheet at very conservative figures and ample reserves have been provided for contingencies. Real estate held for sale under mortgage foreclosure is now down to \$54,974. The comparative figure for 1944 was \$240,862, and for 1943, \$1,076,773. The amount of estates, trusts and agency business handled by our Trust Department shows an increase of approximately \$1,000,000.

In my address last year I referred to the increased amount of distribution made each year in connection with estates as compared with some years ago. This is due to the imposition of Dominion of Canada succession duties, increase in the rate of Provincial duties, and the larger proportion of capital used for the maintenance of beneficiaries. In Toronto Office alone the capital disbursements in connection with estates amounted to more than \$10,000,000, of which over \$3,000,000 was paid to the Dominion and Ontario Governments for succession duties.

SAVINGS DEPARTMENT—Once more our savings deposits show a substantial increase, amounting at the end of the year to over \$22,000,000. This is the more remarkable when we consider the heavy withdrawals by depositors during the year for investment in the War Loans and Ninth Victory Loans. During the last five years approximately \$26,500,000 has been withdrawn by our depositors for investment in the War Loans and notwithstanding this the amount of deposits at the end of 1945 was slightly greater than the amount at the end of 1939.

CORPORATE TRUST DEPARTMENT—Our Corporate Trust Department again has had a very active year, particularly in respect of our foreign bond issue trusteeships. The end of the war resulted in the removal of obstacles to communication with the Continent and as a result there has been much activity in collaboration with French, Belgian and other continental interests in endeavours to bring about reorganizations in situations where default has existed for several years. Sinking fund operations have been substantial and there have been a number of new bond issue trusteeships largely as a result of the refunding of existing issues.

The practice of issuing trusteeship receipts, to which attention was called at our last Annual Meeting, has continued and during the year such receipts were issued to an aggregate of many millions of dollars.

TRANSFER DEPARTMENT—Our Transfer Departments again have had a very busy year and the earnings show a gratifying increase. Owing to the activity on the Stock Exchanges there has been a big increase in the number of stock certificates issued, and in addition many important new transfer agencies have been obtained, particularly from mining companies.

More and more corporations are making use of our services as dividend disbursing agent. As an indication of the volume of this work I might say that in Toronto Office alone over 250,000 dividend cheques have been issued during the year.

The Department also continues to act as scrutineers at shareholders' meetings, particularly where important

reorganizations or transactions are to be authorized and where the strictest accuracy in taking and recording the vote is essential.

It is pleasing to note that more and more solicitors and underwriters are taking advantage of our long and varied experience in transfer agency work.

REAL ESTATE DEPARTMENT—Our Real Estate Department has had another active year. During the first six months sales kept fairly well up to the 1944 level, but further restrictive measures put into force during the summer by the Dominion Government had the effect of reducing sharply the sales of residential properties occupied by tenants, so that the volume of our sales fell off during the latter part of the year. Notwithstanding this, sales for the year were 301 as against 396 for 1944, and the value of properties sold aggregated \$3,103,598 as against \$3,619,925 in 1944.

MEETING CHANGED CONDITIONS—From time to time we have stressed the fact that as a trustee company, we act in almost every fiduciary capacity. When the public thinks of a trustee, particularly a corporate trustee, the first thought is of estates and what are commonly known as living trusts. While these, of course, comprise the greater proportion of our trust business, in addition we act in many other trustee capacities. Our business is one of ever extending services to individuals and to corporations.

As business and industrial conditions change new problems arise which often result in the need of a well organized trust company to perform new services.

PENSION PLANS FOR EMPLOYEES—Over the last few years there has been a remarkable growth of interest in pension plans whereby those in control of businesses of all kinds wish to make some provision for employees. The practice of the different plans adopted by different organizations—some along the line of straight pensions, others combined savings and pensions, and some linked up with group or other insurance. The growth of this type of business has been particularly rapid in the United States owing to the size of the business corporations, and United States trust companies are now administering hundreds of millions of dollars in pension funds entrusted to them for management.

PARTICULAR PLANS FOR DIFFERENT GROUPS—Our trust officers, with the help of our experienced tax officials, have spent a great deal of time studying all types of pension plans in use both in the United States and Canada. Particular attention has been given to the application of the different plans to different employee groups, the function of the trustee where its services are required or are beneficial in the administration, and the important effect of the plan on the whole problem of taxation from the point of view both of the company concerned and its employees. We feel quite sure that the tax officials in a position to suggest plans and consider intelligently any plan that may be submitted to us and estimate the cost of setting up such a plan.

TAXES AND THE TRUSTS COMMISSION—It is a pleasure to note that practically all the recommendations of the Ives Commission relating to taxation of annual payments have been adopted by the Government and the necessary amendments made to the Income Tax Act. The Government has now adopted the principle in dealing with annuities and annual payments of taxing as income only what is income. In other words, if a beneficiary is to receive a fixed annual sum under the terms of a

Will or Trust only the part, if any, of that annual sum paid out of the income from the trust fund will be taxable in the hands of the beneficiary. I must confess that the wording of the amendment is not altogether desirable. However, the important thing is that the principle urged on the Government has been adopted and I have no doubt that if proper representations are made the Government may be induced to change the wording of the amendment at the next session.

HARDSHIPS CAUSED TO WIDOWS AND ORPHANS—In my address last year I referred to the great hardships that were often caused to widows, daughters and other beneficiaries owing to the practice of capitalizing annuities or income based on the life expectancy of the recipient and imposing succession duties on this lump sum. In many such cases the gift of annuity or income was of no value whatever as the amount of succession duties and income taxes would exhaust it. When the Government is giving further consideration to the question of exemption of pensions and annuities I would urge that it should give the most careful consideration to the suggestion made by me last year that so long as the Dominion is imposing heavy income taxes on succession duties should be charged on the income from an estate. This would relieve pensioned beneficiaries from the terrible hardships often caused by the combination of succession duties on capitalized income followed by income taxes on the income when received. At the same time I am satisfied that the Government would suffer little or no loss in revenue over a term of years.

NEED PROPER VALUATION OF SUCCESSION DUTIES—If the charging of succession duties on capitalized income is to continue it is time that the Government make a valuation upon a proper basis, the law stands it attempts to make fact out of fiction. It states in effect that an estate of, for example, \$100,000, even though it consists entirely of vacant land or other unproductive assets, yields a net income to a widow of \$4,000 a year. You can realize the fiction is even greater when I tell you that no allowance is made for deduction from the \$100,000 of legal, administrative and other necessary expenses. Even assuming there were no expenses to be deducted and the whole \$100,000 were invested in Government bonds the gross income could not at the present time be even \$3,000 a year.

PRESENT SYSTEM IS INEQUITABLE—The Dominion succession duty payable against the capitalized value of the widow's income is almost twice what it would be if the valuation were based on the actual income that could be obtained. In the case of Ontario duties the situation is even worse, as this Government assumes a net income of \$5,000 a year from a \$100,000 estate.

Surely the rate adopted by the Government for the purpose of valuation should have some close relation to the rate that can actually be obtained. As mortgages of the type suitable as investments for trustees are practically unobtainable, and with Dominion of Canada long term bonds selling on a 2.75 basis and Province of Ontario on a 2.80 basis, it is difficult to see why the rate set by either the Dominion or Ontario Government should be more than 3%. When it comes to making payment of duties in advance Ontario allows trustees a discount of only 3% per cent and the Dominion no discount at all.

INJUSTICES OF PRESENT MULTIPLE TAXATION—The Dominion-Provincial conference is only about to convene, and the people of Canada are only hope

but expect that real progress will be made in planning for reduced taxation and the elimination of multiple administration of tax laws.

Whatever final decisions are reached, it is very important that all taxing acts be kept clearly within the powers of the enacting jurisdiction and that the legal effect of the legislation be made clear. Unless this is done, confusion and delay are inevitable. This is exemplified by the situation existing at the present time in Ontario, where, owing to delay in issuing statements, an executor is forced to estimate himself the amount of duties, pay sufficient to cover these or put up proper security to get authority to sell or otherwise deal with assets, and then must take the responsibility of paying legacies or making provision for beneficiaries without knowing exactly whether or not too little or too much is being paid out. Personally I am very greatly surprised that the complaints from beneficiaries are not more frequent than they are. It is difficult for them to understand how there can be such delay, and I know that, notwithstanding the fact that we are continually pressing the matter, many of them feel that the Trust Company is at fault and in fact some even feel that the Company is deliberately delaying distribution of the estate in order to derive some benefit for itself.

It is true that the difficulty arises under legislation enacted by a former Government, but there should be no further delay in clearing up the situation. We expect that legislation towards this end will be introduced at the next session of the Legislature.

GIFT TAXATION NEEDS REVISION—While I am on the subject of succession duty I should like to make one reference to the matter of investigation of estates relating to gifts made by a deceased person in his lifetime. Personally I feel that the existing law should be changed so that reasonable gifts made a reasonable time before death should not be brought into an estate after death for the purpose of succession duty. Until this is done the Department must impose the tax payable by the Act in connection with gifts made to members of the family within twenty years of death and to a wife, more distant relatives and strangers within thirty years of death. Surely, however, in imposing a tax of this extraordinary nature the Government should attempt to tax only gifts that it can prove have been made instead of including for taxation purposes all amounts which the executors and beneficiaries are unable to prove do not fall within the class of taxable gifts. In other words the onus of proof should rest on the taxing authorities.

IMPORTANCE OF REVIEWING WILL—With changing tax legislation, rulings and court decisions it becomes increasingly important for everyone to review his Will. It is something which is easily put off, but I venture to say that in most cases it is put off at considerable cost to one's beneficiaries.

The analysis of an estate to-day by one of our experienced officers does not mean a mere discussion of the Will. It entails a complete survey of assets including insurance; the computation of succession duty that will be payable to the Dominion, Provincial and possibly outside jurisdictions; the estimating of approximate income taxes that will be exacted from the beneficiaries; and the overall plan of the estate that is drawn up, and I may carry out the testator's wishes but will at the same time keep taxes at the lowest possible point. Our officers are available at all times to discuss these matters.

NATIONAL TRUST COMPANY, LIMITED

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President
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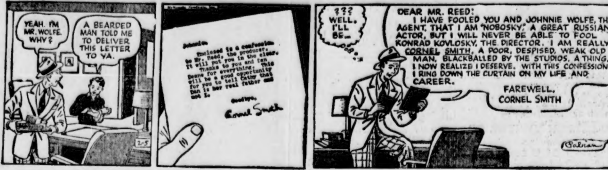
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"A BELL FOR ADANO"

With GENE TIERNEY, JOHN HODIAK, WILLIAM BENDIS

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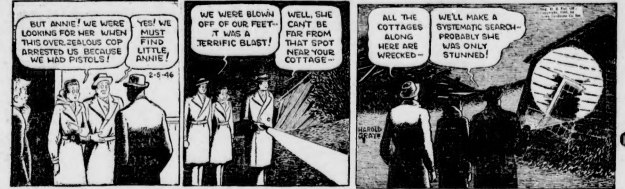


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BETTY LOU DRESS AND SPORTSWEAR SHOP

EDMONTON'S SMART UPSTAIRS SHOP

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SMITTY



FRECKLES



Youth Hunted

After Attacks On Two Women

City police are carrying out an intensive search for a young man believed to be about 18 years old who molested two women Monday night, throwing one of them to the ground and attempting to throttle her. Police refused to divulge the names of the two women when they released details of the attacks.

FIRST INCIDENT occurred at 113 avenue and 123 street at 9:20

EATON'S

Closes at

p.m. when a man followed a woman from a street car to her home. The complainant told police that she managed to get into the house and lock it before the youth following her could catch up to her. The man boldly entered the yard, looked into windows and tried to open the locked door before running off, she said.

Hair Combs

Half Day Clearance!
For dress occasions, these will add charm to your coiffure! Colored celluloid in several shades. **HALF PRICE. EACH.**

34c —Notions, Main Floor, East

17c —Stationery, Main Floor, East

Muslin Event

Feather Flannel
Flannel-like spun rayon in plain red and blue—makes striking blouses and afternoon frocks. About 36" **69c**

Striped Feather Flannel 79c
Multi-colored stripes—first choice for school dresses! About 37" wide YARD,

Dainty, feminine rayon sheer for your Spring blouses! Flower and dotted designs on soft pastel or darker grounds, about 38" wide. **YARD.**

\$1.49

Boys' Windbreakers

One Third Off!
Wool frieze cloth zippered jackets with leather trim.
Navy blue and dark brown, sizes
12 to 18 years. **\$1.72**
CLEARANCE EACH.
—Boys' Wear, Main Floor, West

**Sheer
Sult Blouses**
Fresh white and soft pink and blue

rayon sheers, with collars and jaco-
tots or square necks and lacy trims.
All short sleeves, sizes
14 to 20. **\$1.98**
EACH —Sportswear, Second Floor, West

Three Pairs to a Customer!
Cotton panties with warm fleece lining for children, sizes 2, 4 and 6 years. Elastic at waist, natural color. FAIR.

39c

—Children's Wear,
Second Floor, Centre

Discontinued Records
Half Price Clearance!

Ballads, popular dance records and cow-boy records, all reduced to this low price! Included are: "Traffic Jam," "Moonlight Cocktails," "Blues in the Nick of Time," "King, Porter, Stomp," and many more. **25¢**

more! **HALF PRICE** EACH. **2.50**
—Records, Second and Lower Floors

Braided Mats

Easy-to-wash mats, splendidly suited to boy's bedroom and game room! Braided cottons **69c** **2.95**

in colorful combinations, well-sewn fringed ends. About 36" x 6". EACH. **\$3.95**
—Floor Coverings, Second Floor, East

Coupons
One to 2½ yard lengths in
patterned oilecloth rem-
nants, about 54"
wide YARD, **37c**

Children's Sleepers
 Sizes 2 to 6 in long sleeved cotton
 sleepers with fleeces
 lining. Pink and
 blue PAIR. **79c**

**See Back of This Page for Other
EATON Announcements!**

9:30 a.m. to 12:30 p.m.
To Call EATON'S Dial 9-1-2
T. EATON CO.

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TODAY, AS ALWAYS, there is a principle behind all EATON business that protects our customers and their shopping dollars!

It's the fair and square...simple and sound EATON policy of

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Whatever you buy, this EATON guarantee backs every purchase! It applies to prices as well as value or performance...and is of particular importance to you—AS A SAFEGUARD AGAINST UNWARRANTABLE PRICE ADVANCES—during this period of relaxing government controls.

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It's more than a slogan...it's more than a catch-phrase! It's a badge of good faith...and thousands upon thousands of SATISFIED EATON customers agree that nothing could be fairer!

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